

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-15237-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William J. Cirignano
aka Bill J. Cirignano
229 Erie Avenue
Midland Park, NJ 07432

Social Security No.:

xxx-xx-2195

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 8/24/23
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: July 12, 2023

JAN: lc

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
William J. Cirignano
Debtor

Case No. 23-15237-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 12, 2023

User: admin
Form ID: 132

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db	+ William J. Cirignano, 229 Erie Avenue, Midland Park, NJ 07432-1603
519948437	+ Jodi Cirignano, 389 Blue Ridge Road, Warwick, RI 02886-6695

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 12 2023 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 12 2023 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519953943	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 12 2023 20:56:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519948433	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jul 12 2023 20:56:00	American Honda Finance Corp, 200 Continental Drive, Newark, DE 19713-4336
519948435	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2023 21:02:24	Capital One Bank, P.O. Box 85064, Glen Allen, VA 23058
519948434	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2023 21:02:36	Capital One Bank, 11013 W Broad St, Glen Allen, VA 23060-6017
519948436	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 12 2023 20:55:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519948438	^ MEBN	Jul 12 2023 20:53:45	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519948439	Email/Text: camanagement@mtb.com	Jul 12 2023 20:55:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
519948440	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 12 2023 20:55:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519948441	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 21:02:43	Synchrony Bank/CareCredit, P.O. Box 276, Mail Code Oh3 4258, Dayton, OH 45401-0276
519948442	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 21:12:55	Synchrony Bank/Lin, P.O. Box 981438, El Paso, TX 79998-1438
519948443	+ Email/PDF: gecsed@recoverycorp.com	Jul 12 2023 21:02:46	Synchrony Bank/T.J.Maxx, 4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 13

District/off: 0312-2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:

Name	Email Address
Carlos D Martinez	on behalf of Debtor William J. Cirignano cmartinez@scura.com ecfbkfilings@scuramealey.com;dstevens@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;bramirez@scura.com;spereyra@scura.com;14817@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4